

Fill in this information to identify your case:

Debtor 1	<b>Michael Thomas Kostelac</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF VIRGINIA</u>			
Case number (if known)	<u>21-61373</u>		

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		<b>Your assets</b> Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	\$ <b>857,500.00</b>
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>857,500.00</b>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>75,988.05</b>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <b>933,488.05</b>

#### Part 2: Summarize Your Liabilities

		<b>Your liabilities</b> Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	\$ <b>475,595.56</b>
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>475,595.56</b>
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	\$ <b>491.00</b>
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>491.00</b>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>240,507.71</b>
		<b>Your total liabilities</b> \$ <b>716,594.27</b>

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	\$ <b>6,195.00</b>
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>6,195.00</b>
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	\$ <b>4,941.00</b>
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>4,941.00</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
 

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?
 

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 5,847.00

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	<b>Total claim</b>
<b>From Part 4 on Schedule E/F, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>491.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>7,411.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
<b>9g. Total.</b> Add lines 9a through 9f.	<b>\$ <u>7,902.00</u></b>

Fill in this information to identify your case and this filing:

Debtor 1	<b>Michael Thomas Kostelac</b>		
	First Name	Middle Name	Last Name
Debtor 2	(Spouse, if filing)		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF VIRGINIA</u>			
Case number	<u>21-61373</u>		

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

#### 6530 Markwood Road

Street address, if available, or other description

Earlysville      VA      22936-0000  
City              State      ZIP Code

#### Albemarle

County

##### What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the  
entire property?

**\$558,300.00**

Current value of the  
portion you own?

**\$558,300.00**

Describe the nature of your ownership interest  
(such as fee simple, tenancy by the entireties, or  
a life estate), if known.

**Fee simple**

Check if this is community property  
(see instructions)

##### Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local  
property identification number:

**Parcel ID Nos.: 00800-00-00-051C0 and 0080-00-00-051C1  
CTA: \$558,300.00**

**Note: Debtor received this real estate subject to a mortgage with a  
present balance of approximately \$326,981.56. The real estate transferred  
to Debtor upon the passing of his father on March 24, 2022.**

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If you own or have more than one, list here:

1.2

**6528 Markwood Road**

Street address, if available, or other description

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Earlysville VA 22936-0000**

City State ZIP Code

**Albemarle**

County

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Current value of the entire property? \$299,200.00 Current value of the portion you own? \$299,200.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee simple**

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

**Parcel ID No.: 0080-00-00-051C2**

**CTA: \$299,200.00**

**Note: Debtor received this real estate subject to a mortgage with a present balance of approximately 148,614.00. The real estate transferred to Debtor upon the passing of his father on March 24, 2022.**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=> \$857,500.00

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No

Yes

3.1 Make: **Chevrolet**  
Model: **Suburban**  
Year: **1999**  
Approximate mileage: **330000**

Other information:

**KBB - \$1686.00**

**Note: This vehicle is jointly owned by Debtor and his wife.**

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$1,686.00 Current value of the portion you own? \$843.00

3.2 Make: **Buick**  
Model: **Century**  
Year: **2003**  
Approximate mileage: **200,000**

Other information:

**KBB - \$533.00**

**Note: This vehicle is jointly owned by Debtor and his son. It is his son's car.**

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$533.00 Current value of the portion you own? \$266.50

Debtor 1 **Michael Thomas Kostelac**

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3.3 Make: **Dodge**  
 Model: **Ram**  
 Year: **1996**  
 Approximate mileage: **120000**  
 Other information:  
**KBB-\$2054.00**

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
  
 **Check if this is community property**  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?** **Current value of the portion you own?**

**\$2,054.00** **\$2,054.00**

3.4 Make: **Nissan**  
 Model: **Sentra**  
 Year: **2008**  
 Approximate mileage: **120,000**  
 Other information:  
**KBB - \$2,620.00**  
**Note: This vehicle is jointly owned by Debtor and his daughter. The vehicle belongs to Debtor's daughter.**

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
  
 **Check if this is community property**  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?** **Current value of the portion you own?**

**\$2,620.00** **\$1,310.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

4.1 Make: **Carry On**  
 Model: **Trailer**  
 Year: **2003**  
 Other information:  
**CTA-\$250.00**

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
  
 **Check if this is community property**  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?** **Current value of the portion you own?**

**\$250.00** **\$250.00**

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$4,723.50**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

No  
 Yes. Describe.....

**1 Sofa, 2 Love Seats, 1 Dining Table, 6 Dining Chairs, 1 Kitchen Table, 2 Kitchen Chairs, 1 Stove, 1 Refrigerator, 1 Dishwasher, 1 Microwave, 1 Washer, 1 Dryer, 1 Recliner Chair, 1 Other Chair, 3 Desks, 1 Coffee Table, 6 Nightstands, 5 Dressers, 3 Beds, 1 Hutch, 1 Dish Cabinet, 7 Lamps, 1 Weed Eater, 10 Hand Tools, 8 Power Tools, 3 Lawn Tables, 11 Lawn Chairs, Miscellaneous Linens, Pots and Pans, Silverware, Cookware, Dishware, Glassware, Utensils, Small Kitchen Appliances, and Decor**

**\$2,280.00**

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**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe.....

**2 Televisions, 1 DVD Player, 1 VCR, 1 Labtop, 1 Cellphone**

**\$350.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

**Treadmill**

**\$25.00**

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

**2 Shotguns**

**\$200.00**

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

**Clothing**

**\$500.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

**2 Wedding Rings, 1 Engagement Rings**

**\$1,350.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

No

Yes. Describe.....

**1 Dog, 3 Cats**

**\$100.00**

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.....

**CPAP Machine**

**\$500.00**

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15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$5,305.00

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes.....

**Cash**

**\$130.00**

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....

Institution name:

17.1. **Checking**

**Truist**

**\$98.05**

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes.....

Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No

Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account:

Institution name:

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes. ....

Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes.....

Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

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Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

<b>Projected Tax Refund</b>	<b>Federal</b>	<b>\$1.00</b>
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<b>Projected Tax Refund</b>	<b>State</b>	<b>\$179.50</b>
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**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information..

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:
---------------	--------------	----------------------------

<b>Life Insurance Policy Through Employer</b>	<b>Spouse</b>	<b>Unknown</b>
-----------------------------------------------	---------------	----------------

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information..

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**Debtor is both an heir under the will of his father and a beneficiary of the Kostelac Family Living Trust. His interest is shared equally with his 3 siblings of all assets left by his father. The total assets are approximately valued at \$260,600.00.**

\$65,150.00

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

**Debtor was seriously injured in an airplane accident on January 25, 2009. In 2010, he and his wife sued the aircraft manufacturer and, in April of 2011, a final judgment was entered awarding the Debtor and his wife \$2,950,000 provided they only recover from the aircraft manufacturer's insurer. In September of 2011, Debtor and his wife sued the insurer as assignees of the insurance policy. That action was dismissed based upon a forum defense and the dismissal was upheld on appeal. Debtor and his wife have not pursued further civil action against the insurer because the contract requires any suits be brought in Germany. Debtor and his wife are unaware if they would still be able to sue in Germany given the length of time that has elapsed since the judgment was entered.**

Unknown

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

**Potential funds due to Debtor unknown at the time of filing, including but not limited to state and federal income tax refunds, possible garnishment funds, lottery proceeds, and inheritance.**

\$1.00

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$65,559.55

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.**

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Current value of the portion you own?  
Do not deduct secured claims or exemptions.**

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**47. Farm animals**

Examples: Livestock, poultry, farm-raised fish

No  
 Yes.....

**48. Crops—either growing or harvested**

No  
 Yes. Give specific information.....

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

No  
 Yes.....

**4 Behives, Chicken Plucker**

**\$400.00**

**50. Farm and fishing supplies, chemicals, and feed**

No  
 Yes.....

**51. Any farm- and commercial fishing-related property you did not already list**

No  
 Yes. Give specific information.....

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .....**

**\$400.00**

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No  
 Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<b>\$857,500.00</b>
56. Part 2: Total vehicles, line 5	<b>\$4,723.50</b>	
57. Part 3: Total personal and household items, line 15	<b>\$5,305.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$65,559.55</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$400.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$75,988.05</b>	Copy personal property total <b>\$75,988.05</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$933,488.05</b>

## Fill in this information to identify your case:

Debtor 1	<b>Michael Thomas Kostelac</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		WESTERN DISTRICT OF VIRGINIA	
Case number (if known)	<u>21-61373</u>		

Check if this is an amended filing

**Official Form 106C****Schedule C: The Property You Claim as Exempt**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

## 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
6530 Markwood Road Earlysville, VA 22936 Albemarle County Parcel ID Nos.: 00800-00-00-051C0 and 0080-00-00-051C1 CTA: \$558,300.00	\$558,300.00	<input checked="" type="checkbox"/> \$25,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
<b>Note: Debtor received this real estate subject to a mortgage with a present balance of approximately \$326,981.56. The r</b> Line from <i>Schedule A/B: 1.1</i>			
1999 Chevrolet Suburban 330000 miles KBB -\$1686.00	\$843.00	<input checked="" type="checkbox"/> \$843.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(8)
<b>Note: This vehicle is jointly owned by Debtor and his wife.</b> Line from <i>Schedule A/B: 3.1</i>			
2003 Buick Century 200,000 miles KBB - \$533.00	\$266.50	<input checked="" type="checkbox"/> \$266.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(8)
<b>Note: This vehicle is jointly owned by Debtor and his son. It is his son's car.</b> Line from <i>Schedule A/B: 3.2</i>			

Debtor 1 <b>Michael Thomas Kostelac</b>	Case number (if known)	<b>21-61373</b>
<p><b>Brief description of the property and line on Schedule A/B that lists this property</b></p> <p>Copy the value from Schedule A/B</p>		
<p><b>1996 Dodge Ram 120000 miles KBB-\$2054.00</b></p> <p>Line from Schedule A/B: 3.3</p>		
<b>\$2,054.00</b>	<input checked="" type="checkbox"/> <b>\$2,054.00</b>	<b>Va. Code Ann. § 34-26(8)</b>
<p><b>2008 Nissan Sentra 120,000 miles KBB - \$2,620.00</b></p> <p><b>Note: This vehicle is jointly owned by Debtor and his daughter. The vehicle belongs to Debtor's daughter.</b></p> <p>Line from Schedule A/B: 3.4</p>		
<b>\$1,310.00</b>	<input checked="" type="checkbox"/> <b>\$1,310.00</b>	<b>Va. Code Ann. § 34-26(8)</b>
<p><b>2003 Carry On Trailer CTA-\$250.00</b></p> <p>Line from Schedule A/B: 4.1</p>		
<b>\$250.00</b>	<input checked="" type="checkbox"/> <b>\$250.00</b>	<b>Va. Code Ann. § 34-4</b>
<p><b>1 Sofa, 2 Love Seats, 1 Dining Table, 6 Dining Chairs, 1 Kitchen Table, 2 Kitchen Chairs, 1 Stove, 1 Refrigerator, 1 Dishwasher, 1 Microwave, 1 Washer, 1 Dryer, 1 Recliner Chair, 1 Other Chair, 3 Desks, 1 Coffee Table, 6 Nightstands, 5 Dressers, 3 Beds, 1</b></p> <p>Line from Schedule A/B: 6.1</p>		
<b>\$2,280.00</b>	<input checked="" type="checkbox"/> <b>\$2,280.00</b>	<b>Va. Code Ann. § 34-26(4a)</b>
<p><b>2 Televisions, 1 DVD Player, 1 VCR, 1 Labtop, 1 Cellphone</b></p> <p>Line from Schedule A/B: 7.1</p>		
<b>\$350.00</b>	<input checked="" type="checkbox"/> <b>\$350.00</b>	<b>Va. Code Ann. § 34-26(4a)</b>
<p><b>Treadmill</b></p> <p>Line from Schedule A/B: 9.1</p>		
<b>\$25.00</b>	<input checked="" type="checkbox"/> <b>\$25.00</b>	<b>Va. Code Ann. § 34-4</b>
<p><b>2 Shotguns</b></p> <p>Line from Schedule A/B: 10.1</p>		
<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$200.00</b>	<b>Va. Code Ann. § 34-26(4b)</b>
<p><b>Clothing</b></p> <p>Line from Schedule A/B: 11.1</p>		
<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$500.00</b>	<b>Va. Code Ann. § 34-26(4)</b>
<p><b>2 Wedding Rings, 1 Engagement Rings</b></p> <p>Line from Schedule A/B: 12.1</p>		
<b>\$1,350.00</b>	<input checked="" type="checkbox"/> <b>\$1,350.00</b>	<b>Va. Code Ann. § 34-26(1a)</b>
<p><b>1 Dog, 3 Cats</b></p> <p>Line from Schedule A/B: 13.1</p>		
<b>\$100.00</b>	<input checked="" type="checkbox"/> <b>\$100.00</b>	<b>Va. Code Ann. § 34-26(5)</b>
<p><b>Check only one box for each exemption.</b></p> <p><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit</p>		

Debtor 1	Michael Thomas Kostelac	Case number (if known)	21-61373
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
<b>CPAP Machine</b> Line from Schedule A/B: 14.1	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(6)
<b>Cash</b> Line from Schedule A/B: 16.1	<u>\$130.00</u>	<input checked="" type="checkbox"/> <u>\$130.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
<b>Checking: Truist</b> Line from Schedule A/B: 17.1	<u>\$98.05</u>	<input checked="" type="checkbox"/> <u>\$98.05</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
<b>Federal: Projected Tax Refund</b> Line from Schedule A/B: 28.1	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
<b>State: Projected Tax Refund</b> Line from Schedule A/B: 28.2	<u>\$179.50</u>	<input checked="" type="checkbox"/> <u>\$179.50</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
<b>Life Insurance Policy Through Employer</b> <b>Beneficiary: Spouse</b> Line from Schedule A/B: 31.1	<u>Unknown</u>	<input checked="" type="checkbox"/> <u>Unknown</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 38.2-3122
<b>Debtor is both an heir under the will of his father and a beneficiary of the Kostelac Family Living Trust. His interest is shared equally with his 3 siblings of all assets left by his father. The total assets are approximately valued at \$260,600.00.</b> Line from Schedule A/B: 32.1	<u>\$65,150.00</u>	<input checked="" type="checkbox"/> <u>\$3,915.45</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
<b>Debtor was seriously injured in an airplane accident on January 25, 2009. In 2010, he and his wife sued the aircraft manufacturer and, in April of 2011, a final judgment was entered awarding the Debtor and his wife \$2,950,000 provided they only recover fr</b> Line from Schedule A/B: 33.1	<u>Unknown</u>	<input checked="" type="checkbox"/> <u>Unknown</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-28.1
<b>Potential funds due to Debtor unknown at the time of filing, including but not limited to state and federal income tax refunds, possible garnishment funds, lottery proceeds, and inheritance.</b> Line from Schedule A/B: 35.1	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4

Debtor 1 <b>Michael Thomas Kostelac</b>	Case number (if known)	<b>21-61373</b>								
<table><tr><td>Brief description of the property and line on <i>Schedule A/B</i> that lists this property</td><td>Current value of the portion you own</td><td>Amount of the exemption you claim</td><td>Specific laws that allow exemption</td></tr><tr><td></td><td>Copy the value from <i>Schedule A/B</i></td><td colspan="2">Check only one box for each exemption.</td></tr></table>			Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption		Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption							
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.								
<b>4 Behives, Chicken Plucker</b> Line from <i>Schedule A/B</i> : <b>49.1</b>	<b>\$400.00</b>	<input checked="" type="checkbox"/> <b>\$400.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Va. Code Ann. § 34-4</b>							

**3. Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Fill in this information to identify your case:

Debtor 1	<b>Michael Thomas Kostelac</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF VIRGINIA</u>		
Case number (if known)	<u>21-61373</u>		

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Michael Thomas Kostelac

**Michael Thomas Kostelac**

Signature of Debtor 1

Date April 4, 2022

X

Signature of Debtor 2

Date \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF VIRGINIA

<b>In re:</b> <b>Michael Thomas Kostelac</b>	<b>Chapter 7</b> <b>Case No <u>21-61373</u></b>
<b>Debtor(s)</b>	

**CERTIFICATION REGARDING AMENDED SCHEDULES OR STATEMENTS**

On April 4, 2022, the Debtor(s) filed amended schedules or statements (check the applicable box below):

- These amended schedules or statements do not list any creditors or parties not listed on the matrix originally filed with the petition in this case.
- These amended schedules or statements do add creditors but the creditors are listed on the mailing matrix previously filed with this Court. I have paid the related filing fee for adding these creditors As of the date of this certification the mailing matrix in this case includes all creditors listed on the bankruptcy schedules, as amended.
- These amended schedules or statements do add creditors, and the creditors were not listed on the mailing matrix previously filed with this Court. Accordingly I have taken the following actions: (a) I have updated the mailing matrix to add all creditors not previously listed on the mailing matrix, and as of the date of this certification the mailing matrix in this case includes all creditors listed on the bankruptcy schedules, as amended, (b) I have paid the related filing fee for adding these creditors, and (c) on April 4, 2022, I sent the Notice of Bankruptcy and § 341(a) creditors' meeting notice to the following creditors in the manner described as follows (add extra pages if necessary):

I hereby certify that the foregoing is true and correct.

Date: April 4, 2022

/s/ Shannon T. Morgan

Shannon T. Morgan

Counsel for Debtor(s)

I hereby certify under penalty of perjury that the foregoing is true and correct.

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Debtor (if applicable)

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Joint Debtor (if applicable)